YOURMONEYOPS · FREE WORKBOOK

The 30-Minute Quarterly CFO Review

A complete financial check-in for busy high earners

A review system, decision manual and workbook for the financial life around your career.

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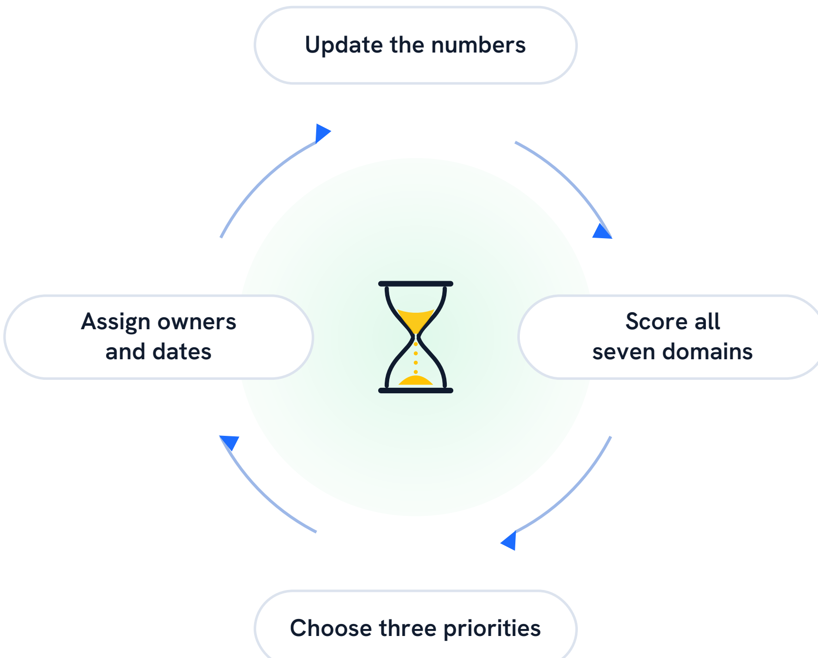
YourMoneyOps

THE PERSONAL CFO SYSTEM

How to use this review

THE PROMISE

In 30 minutes, you will update the numbers that matter, score seven financial domains and choose the next three actions.



Every review is the same four moves. This workbook runs one loop.

Prepare in five minutes

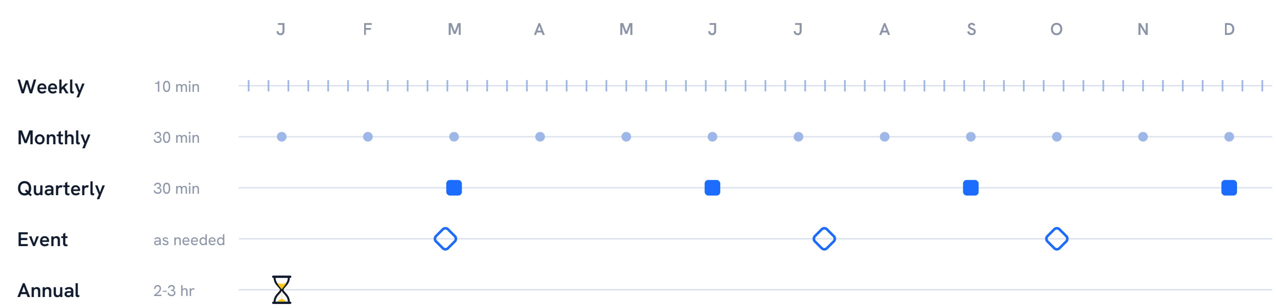
- ☐ Latest pay stub and year-to-date income
- ☐ Current cash, credit, debt and investment balances
- ☐ Year-to-date federal and state tax paid
- ☐ Upcoming bonus, vesting, travel and large-payment dates
- ☐ Open messages from financial institutions or advisors

Set a timer for 30 minutes. Unknown is an acceptable answer. Record the gap and assign it.

1. Update the dashboard - 7 minutes

DECISION NUMBER	CURRENT	PRIOR QUARTER	SOURCE / DATE

Use: assets, liabilities, net worth, liquid reserves, essential monthly outflow, liquidity runway, year-to-date income, year-to-date tax paid, retirement contributions, investing rate, largest concentration and next 90-day commitments.



One year of the operating rhythm. This review is one of the four squares.

2. Cash, debt and reserves - 5 minutes

- [ ] All major accounts reconcile or the exception is recorded.
- [ ] No unknown transaction or failed payment needs immediate attention.
- [ ] The next 90 days of large payments are visible.
- [ ] The reserve balance matches the household policy or has a refill plan.
- [ ] Debt balances and rates are current.
- [ ] No new fixed cost was added without a decision memo.

EXCEPTION / DECISION	OWNER	DUE

3. Tax and compensation - 5 minutes

- [ ] Year-to-date income includes wages, bonus, equity, business and investment events.
- [ ] Federal and state tax paid are recorded.
- [ ] A material income or household change requires a withholding review.
- [ ] Bonus and vesting dates are on the calendar.
- [ ] The CPA or tax professional has the next planning meeting and document deadline.
- [ ] Any current limit or deadline will be verified from an official source.

SOURCE DESK

Use the current IRS Tax Withholding Estimator and Publication 505. A general worksheet cannot determine your final liability.

TAX QUESTION	PROFESSIONAL / SOURCE	DUE

4. Benefits and investing - 4 minutes

- [ ] Automated retirement and investment contributions ran.
- [ ] Current allocation is compared with the written policy, not with headlines.
- [ ] Employer-stock and single-asset concentration are visible.
- [ ] Advisory, fund and plan fees are known in dollars or assigned for research.
- [ ] Benefits, vesting and open-enrollment dates are current.
- [ ] A job change or rollover decision uses a written memo.

GAP / DECISION	OWNER	DUE

5. Protection and continuity - 4 minutes

- ☐ Insurance coverage still matches income, obligations, dependents and property.
- ☐ Beneficiary and estate information reflects recent life changes.
- ☐ Credit reports, freezes and fraud alerts have an owner.
- ☐ A trusted person knows where the secure document vault and advisor list are located.
- ☐ Powers of attorney and health directives are stored and current.
- ☐ No password, recovery code or full account number is printed in this workbook.

GAP / DECISION	OWNER	DUE

6. Score the seven domains - 3 minutes

DOMAIN	STATUS	REASON / NEXT ACTION
Cash	Red / Yellow / Green	
Debt and reserves	Red / Yellow / Green	
Tax	Red / Yellow / Green	
Benefits and investing	Red / Yellow / Green	
Protection	Red / Yellow / Green	
Estate and continuity	Red / Yellow / Green	
People, records and decisions	Red / Yellow / Green	

Green: current and documented. Yellow: known gap with an owner and date. Red: material exposure, unknown information, missed deadline or no owner.

7. Choose the next three actions - 2 minutes

PRIORITY	DOMAIN	OWNER	DUE	FIRST STEP

DO NOT SELECT A FOURTH PRIORITY

Everything else remains visible in the action register. The next quarter succeeds when the three selected items are finished.

OTHER ACTION	OWNER	REVIEW NEXT QUARTER?

Close the meeting

- ☐ Dashboard dated and saved
- ☐ Three priorities assigned
- ☐ Professional meetings scheduled
- ☐ Documents routed
- ☐ Next quarterly review on the calendar

NEXT QUARTERLY REVIEW	PREPARED BY	REVIEWED WITH

Educational information only. Not individualized financial, investment, tax, insurance or legal advice. Verify current rules with official sources and qualified professionals.